

# Phenomenology Study: Effects of The Covid-19 Pandemic on Income of Young Entrepreneurs MSMEs in Denpasar City

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**Abstract.** The Covid-19 pandemic has caused drastic changes in various sectors, one of which is the economic sector. MSMEs (Micro, Small and Medium Enterprises) as the largest contributor to GDP cannot be separated from being affected by the pandemic. PP Policy No. 21 regarding large-scale social restrictions has caused many companies to lay off their jobs (PHK) and caused a decline in people's consumption and purchasing power. This policy also limits the operational activities of MSMEs by reducing consumers who are accustomed to shopping directly, causing MSMEs to close their businesses due to lack of visitors and no income. This study uses a transcendental phenomenological analysis which aims to explore how the influence of before the Covid-19 Pandemic on current conditions on the income of MSME Young Entrepreneurs in Denpasar City and to explore how MSME Young Entrepreneurs overcome this influence. The results of this research are entrepreneurs who are new to digital marketing must be smart to see the development of the target market, provide attractive prices and of course be able to compete in the online market, have innovations to be creative to be different, and most importantly an entrepreneur must have a strong commitment, but MSME entrepreneurs also need support from the government in the midst of this pandemic.

**Keywords:** Business Continuity; Income, Phenomenology; Covid-19

## 1 Introduction

The Covid-19 outbreak has become a pandemic greatly affected to MSMEs (Micro Small and Medium Enterprises). The Ministry of Cooperatives and MSMEs stated that there were around 37,000 MSMEs who reported being very seriously affected by this pandemic, which is characterized by about 56% reporting a drop in sales, 22% reporting problems in the financing aspect, 15% reporting problems with distribution of goods, and 4 % reported difficulties in obtaining raw materials (Thaha, 2020).

Research related to the impact on MSME turnover was carried out by Hardilawati (2020), regarding MSME survival strategies during the COVID-19 pandemic with qualitative techniques, stating that the COVID-19 pandemic has an impact on instability in the Indonesian economy, especially in MSMEs. MSMEs directly experienced a decrease in revenue turnover caused by government policies that implemented PSBB (Large-Scale Social Restrictions). In

this case, MSMEs must have a strategy to survive in this pandemic situation. One of them is by implementing digital marketing.

Ubaidillah's research (2020) on maintaining the sustainability of MSMEs during the COVID-19 outbreak using Structural Equation Modeling (SEM) analysis techniques. There are two variables analyzed which are governance, Human Resources (HR) on the sustainability of MSMEs. The results of the study show that governance affects the sustainability of MSMEs, where to maintain the sustainability of MSMEs, it is necessary to improve state governance in accordance with the current national economy. Human Resources also affect the sustainability of MSMEs, human resources themselves also need to be considered, competent human resources will also assist in dealing with problems that occur when this pandemic occurs.

Based on the background and previous research, researchers are interested in knowing more about the effects of the COVID-19 pandemic on the income faced by MSME actors, especially MSME Young entrepreneurs, and how the strategies are carried out by these MSME Young entrepreneurs. So far, no previous research has used transcendental phenomenology techniques. In addition, the urgency of this research is to see that there are still many MSMEs that have not risen from the impact of the covid pandemic, especially those that focus on offline stores instead of online, so that many MSMEs that have small shops have started to close their shops because their income cannot support them to pay for store rental fees. and employee salaries.

Besides that, look at the online shop too, where all MSMEs can compete in the online shop. Competition in the online shop is not easy. Moreover, offline SMEs are just starting to go online by opening an online shop. Of course, it has many competitors. Therefore, this research must continue to be carried out to find out how the experience of MSME actors in dealing with the Covid-19 pandemic is. How MSMEs with offline stores can continue to rise and this research also will be useful for MSME actors who are still affected and still confused about what strategy to use to maximize their return. The use of transcendental phenomenology, Researchers will be able to analyze more deeply about the experiences experienced by Young MSME entrepreneurs in the city of Denpasar in facing the COVID-19 pandemic which cannot always be measured using quantitative data or Likert-scale questionnaires. This research is expected to be an input for MSME entrepreneurs in rebuilding and surviving the current Covid-19 pandemic situation.

## 2 Research Methods

According to the Bali Provincial Cooperatives and SMEs Service as of April 16, 2020, Denpasar City is one of the most dominant cities affected by Covid-19 with a total of 4,445 MSMEs. Therefore, researchers are interested in exploring how the effects from before the Covid-19 Pandemic to the current conditions on the income of MSME Young Entrepreneurs in Denpasar City were. The informants in this study were young MSME entrepreneurs in the city of Denpasar.

**Table 1.** Informant List

No	Name	Store Name	Store Address
1.	Diah Intan	Yalota	Jl. Waturenggong (Denata)
2.	Ayu Mutiara	Kisanika Store	Jl. Tukad Batang Hari
3.	Nanda	Givanda Store	Jl. Pulau Tarakan
4.	Tini	Bali Etnik	Jl. Bedugul
5.	Widari	Kidang Boutique	Jl. Tukad Barito

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6. Dian Damayanti      LDDSHOP      Jl. Kedongong (Edo Store)  
Source: Processed Data (2021)

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During the data collection process, the researcher used 'Epoch', which is the confinement of the knowledge, experience, and perceptions of the researcher to find the complete purity of the informant's experience. The data that has been collected will be processed using transcendental phenomenology analysis techniques. The data analysis stage consists of a phenomenological reduction process (horizontalization, and textural description), imaginative variation (structural description) and combining meaning and essence (Dewi et al 2018). Data collection was carried out using the in-depth interview method with informants. The data collection process was assisted by using a recording device and field notes.

### 3 Results and Discussion

#### The Impact of The Covid-19 Pandemic on The Income of Young MSMEs

The impact of the COVID-19 pandemic is enormous for the SMEs in retail sectors. As stated by the informant, Tini, the owner of Bali Ethnic Boutique, which is engaged in the Fashion Outfit Retail business.

The researcher began to explore the experiences of the informants by asking the first question, 'Is this pandemic having an impact on your business?'

Analysis Table Informant Tini

"The impact of the covid pandemic is certainly there, at the beginning of the pandemic we were closed for 3 months.... So, it really has an effect, it's really decreased than usual."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Tini. Researchers found the meaning of 'it's really decreased than usual'. The researcher asked again to find the meaning found from the reduction results to obtain an in-depth structural description of 'how much income decreased during the pandemic'. Tini recounted her experience as follows:

Analysis Table Informant Tini

"Income in a month is usually relative. More or less...yes it can go up or down, we can't predict, but an average of 100 million.. After this pandemic it could be around 50 million to 50% less..."

Tini stated that the income earned by Bali Ethnic for a month was indeed unpredictable but on average it could touch Rp. 100,000,000. but after the pandemic, Bali Ethnic Boutique's income decreased by 50%. The decrease in income was also revealed by Informant Widari, the owner of the Kidang Boutique:

Analysis Table Informant Widari

"Now..My income is greatly reduced ... on a normal day my income is also small.."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Widiari. The researcher found the meaning of 'My income is greatly reduced...on a normal day my income is also small'. The researcher asked again to find the meaning from the results of the reduction to obtain an in-depth structural description of 'why do you have a small income on normal days?'. Widari recounted his experience as follows:

Analysis Table Informant Widari

"I'm selling traditional clothes when there's a certain religious event or holiday, it's not like modern clothes...especially during this pandemic, it's decreasing drastically...and there's also that rule, right, the Hindu community in Bali, during this pandemic, can't do it yajna due to government regulations, we are not allowed to leave the house or hold a crowd event..."

The main cause of the drop in revenues is due to the efforts in the retail sector, especially in traditional clothing retail which is different from clothing for everyday life where according to Widari, the traditional clothing business is not always crowded with consumers only during religious holidays. In contrast to everyday fashion stores or 'modern' clothing, which are more in demand and are not fixed on certain situations, in other words, they can be bought every day. The existence of this pandemic has certainly exacerbated the decline in the income of the Widari Traditional Clothing Store.

The 'PSBB' (Large-Scale Social Restrictions) regulation had a very significant impact on the business of Informant Dian, the owner of the LDDSHOP business, as he described the following experience, 'Is this pandemic having an impact on your business?':

Analysis Table Informant Dian

"It's very effective, I previously opened a joint shop with my friends, Covid like this, there are many rules, so we follow the rules and have an impact on our income too, and now the shop is forced to close."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Dian, Researcher found the meaning of 'it has an impact on our income too' and 'the shop is forced to close now'. The researcher asked again to find the meaning from the reduction results to obtain an in-depth structural description. 'What was the impact on your income and why did you close the shop?'. Dian explained:

Analysis Table Informant Dian

"If you ask about the income before and after that... previously, it came to 10 million, since Covid from March 2020 and the worst in February, it reached 1.5 million a month. So, you can't pay employees, you can't pay shop rent either... it's better to just close the shop, right?"

The monthly income that LDDSHOP earned before the pandemic could reach Rp. 10,000,000. However, since the covid virus spread to become a pandemic, LDDSHOP's income decreased until it reached the worst point, namely in February 2021, Rp. 1,500,000. The decrease in income caused Dian to be unable to pay the employees in her shop as well as the cost of renting the shop. Dian chose to make the decision to close his shop.

#### **Dive Into Online Marketing For a Survival Strategy.**

Knowing the effects and impacts of the pandemic are very significant on their income and even the sustainability of their business, MSME actors will not stand still. MSME actors are also trying their best to rise from the pandemic period and maintain their business to keep operating or just to reverse capital. Like the experience of the following informant Ayu, the owner of the Kisanika Store: 'what are you doing to survive in this situation?':

Analysis Table Informant Ayu

"Surviving is really difficult..Besides being a boutique, I also have an open booth at the mall, now it's no longer operating like it used to, especially since the mall is quiet, where do you want to sell your product..when the people are now being picky about their basic needs, right? Yes, I'm really down right now, I'm currently trying to open on the marketplace and to be honest,, doing business online is really difficult, even more difficult than doing business

offline, especially since I'm just getting started online while the others already have online stores.. "

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Ayu. The researcher found the meaning of 'doing business online' and 'to be honest, doing business online is more difficult than doing business offline'. The researcher asked again to find the meaning from the reduction results to obtain an in-depth structural description. 'why did you enter the online market and how difficult is it?'. Ayu explained:

Analysis Table Informant Ayu

"Because my offline store is closed and there are still a lot of products that I have, it's not usefull or not selling, so I'm trying to do business online so I can get my capital back. If it's been offline, I've been offline for a long time, so I already have a name and people can also try the outfit and it's more efficient than online, but what can I do, so I strengthen myself in online now to spend stock and my capital comes back again.."

Kisanika Store dives into digital marketing due to the large number of unsold product stocks. Not to mention, Kisanika Store has closed its offline store due to lack of buyers. However, selling business in digital marketing is not as easy as imagined. This is because they are used to only in offline stores and already have a name. Buyers also in buying fashion outfits prefer to try directly at offline stores rather than buying online which incidentally cannot be tried. To spend stock so that capital also rotates, Kisanika Store still chooses to try to keep selling in digital marketing.

Choosing to use digital marketing as a selling strategy is also done by Intan as his experience below: 'what are you doing to survive in this situation?'

Analysis Table Informant Intan

"Now I'm also trying online marketing, especially now that there are many people who are active in social media right?.. but the point is that you have to be able to and know how to get around the online marketing."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Intan. Researchers found the meaning of 'how to get around the online marketing'. The researcher asked again to find the meaning from the reduction results to obtain an in-depth structural description. 'how to get around online marketing and like what?'. Intan explained:

Analysis Table Informant Intan

"Treat it more in the promotion. At Yalota, we originally wanted to endorse the 'celebgram', but because our current income is decreasing, we are more concerned about the impact in the future. Right now, it's not just one and two entrepreneurs relying on promotions through artists on social media, but thousands of people, and especially right now, there are so many new entrepreneurs who have emerged because of this pandemic, so we have to think about it for the long term."

Yalota is more about how to promote when using online marketing. However, Yalota.id still pays attention to the cost efficiency that will be incurred in using promotions and what the impact of the promotions carried out. Whether the promotional costs incurred will have a good impact on their business. One that is widely used by online entrepreneurs is to hire promotional services through 'celebgrams' artists on social media. Even though the rates set by the 'celebgram' are various, there can be cheap and expensive (if they are already well-known and

have many followers on their account). But they still make it difficult to promote. Because there are many online entrepreneurs use social media artist promotion services (celebgrams).

### **How Helpful is Digital Marketing as a Survival Strategy?**

Digital Marketing is widely used by young MSME entrepreneurs for their strategy in maintaining their business during the COVID-19 pandemic. But does digital marketing fully help to help young MSME entrepreneurs maintain their business. Intan gave her opinion as follows: 'Can the digital or online marketing be used for survival strategy in this situation?'

Analysis Table Informant Intan

"The defensive strategy is yes, but to increase my income significantly, no, because I also sell it on sale. So, I can't get a lot of profit, so what can I do, let me just sell my stock of goods. If you just put it, it can get moldy too. Unfortunately, there are also many competitors online.."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Intan. Researchers found the meaning of 'sell it on sale'. The researcher asked again to find the meaning found from the results of the reduction to obtain an in-depth structural description, 'what kind of sale do you mean?'

Analysis Table Informant Intan

"Yes, by giving a good price that will attract consumers, that's why we must also be able to promote our goods, such as creating interesting content. If it's not like that, you'll lose, especially since I'm new in online because I used to focus in offline. So, like it or not, you have to keep pushing."

Yalota provides 'good' prices which are competitive prices to attract consumers to buy the outfits they sell. In addition to setting a 'good' price, Intan also believes that as a young entrepreneur who has just entered the online world, they must be able to be more creative as attractive as possible when promoting his sales so as not to be outdone by other online sellers.

Moreover, MSME entrepreneurs who are just entering the online world must be stronger in promoting their products. In addition, a strength to survive is also needed by an entrepreneur, as stated by Dian: 'Can the digital or online marketing be used for survival strategy in this situation?'

Analysis Table Informant Dian

"helpful or not for me is to return to entrepreneurs... if for example they have a strong desire to survive and continue their business, they must be consistent, want to use digital marketing or other methods. "

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Dian Researchers found the meaning of 'must be consistent'. The researcher asked again to find the meaning from the reduction results to obtain an in-depth structural description, 'what kind of consistency should be?'

Analysis Table Informant Dian

"It has to be consistent, for me, when I go down, don't be too down and want to stop selling, especially if the stock is still a lot, it's a pity, right? Just be consistent even though we're down, we must find a way to make it up. Like relying on online. Even though it's not as busy as offline, it's better than nothing."

Dian said that surviving a pandemic requires a consistent attitude from the entrepreneurs themselves. If during a pandemic the business carried out has decreased, If the attitude of an entrepreneur does not immediately go down, then he decides not to sell anymore. Moreover, the stock of outfit equipment is still a lot. It would make quite a loss. Entrepreneurs must find ways to stay motivated and find ways out to deal with such conditions. One way that can be used is

to rely on digital marketing / online marketing. Although not as busy as online stores, they still provide a little income.

Like Tini, as an entrepreneur who has been in the retail world for a long-time outfit, the pandemic condition is a new thing that caused Tini to enter the world of digital marketing, as in her statement below:

Analysis Table Informant Tini

“Because I have been in the business for a long time, so you could say that I have often experienced ups and downs in offline business, this is something new for me online but still the point is the same. Be smart to see the development and target of the market. What kind of fashion needs are prioritized by the community even in this pandemic condition”

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Tini. Researchers find the meaning of 'Be smart to see the development and target of the market. What kind of fashion needs are prioritized by the community even in this pandemic condition'. The researcher asked again to find the meaning from the reduction results to obtain an in-depth structural description. 'What kind of fashion needs are people prioritizing even in a pandemic like this?'

Analysis Table Informant Tini

"So, here's an example, like before the pandemic, the trend was a kind of long dress, and during this pandemic the trend was casual home clothes. So, we have to look at what people are most looking for and interested in in terms of what people need the most. Because during this pandemic, people's incomes are also decreasing, so people must be looking for something that is a priority, so what are the most urgent needs for them. If the needs that are prioritized in the outfit are like home outfits, nice and neat casual outfits at home so that they can be used for WFH too, that is more in demand now”

Tini through her experience argues that, as an entrepreneur, you must be smart in seeing customer desires. Like during this pandemic where people's lifestyles will be different from before and one of them is choosing outfits to wear at home. Before the pandemic, the fashion trend that consumers were very interested in was long dress outfits, while during this pandemic fashion trends turned into home outfits such as casual clothes that are comfortable to wear at home, neat casual clothes that can also be worn when working from home (WFH). This is important to do to see that during a pandemic, consumers will prefer which items are the most priority to buy.

### **Outpouring of Hearts and Suggestions from Young MSMEs to the Government?**

Continuing with the experience of the informants regarding digital marketing as a strategy to survive during the pandemic, the informants also need support from the local government such as the experience expressed by Informant Givanda:

Informant Table Analysis Givanda

"We as young MSMEs must still be enthusiastic, pray, the sustenance has already been arranged, just keep on using existing strategies such as digital marketing, more manage financial problems. And honestly, I really want the government to support us.”

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Intan. Researchers found the meaning of “better manage financial problems” and “really want the government to support us”. The researcher asked again to find the meaning found from the results of the reduction to obtain an in-depth structural description, 'how to regulate financial problems and what kind of government role is expected?'

Analysis Table Informant Givanda

"For example, for friends whose capital is very depleted because of covid or have not returned their capital because of the cost of renting shops and others, instead of having no income, let's become a reseller first and calculate to rise again even from method 0. The government is more support us, let's loosen the rules, we know that the covid virus does exist, just look at this MSME business, don't just issue ABC D regulations.. especially now that the economy is really down right.. we MSMEs are also one of the supporting economics of a country. So please support. We have been given leeway to operate for those of us who have started offline stores from the start."

Informant Givanda, through his experience, revealed that as an MSME entrepreneur, during this pandemic period, he must make more use of existing strategies to promote his business products. In addition, MSME entrepreneurs must also be better able to manage financial problems, such as being a reseller for other entrepreneurs. This is useful for returning the capital that was used up due to paying shop rent and other costs during a pandemic. Informant Givanda also hopes that the government will support MSME entrepreneurs more, such as by relaxing regulations during the pandemic. Moreover, there are PPKM rules, namely the Enforcement of Restrictions on Community Activities, which is the latest rule after PSBB. One of the PPKM rules states, 'activities in shopping centers or malls and trade centers are temporarily closed' and of course this rule makes business MSMEs worse off. The expected relaxation of regulations is leeway to continue operating in other words allowing business MSMEs to open offline stores during a pandemic.

Informant Intan also revealed that MSMEs really need government assistance and support, as expressed in the following experience:

Analysis Table Informant Intan

"Actually, apart from us learning to use digital marketing, there is also a role for the government in my opinion... so a forum was made for the people in Bali."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Intan. Researchers found the meaning of 'the role of government' and 'a platform for the 'people in Bali'. The researcher asked again to find the meaning found from the results of the reduction to obtain an in-depth structural description.

Analysis Table Informant Intan

"Actually, I want us to have a platform, not like shopee or other online merchants, because competitors from all over Indonesia are like a platform made for Balinese entrepreneurs. Yes, who knows the government can give us a special online platform, so the government makes a special website for MSMEs with a small turnover to sell online. We can promote our products there, and how to take or transfer the money. So if there is a customer who is from Bali and he finds it difficult to use like other online merchants, they can directly open the website provided by the government. It saves on shipping costs too, right.. so hopefully in the future there will be something like that, sis. I hope that the COVID-19 pandemic will recover quickly."

Informant Intan hopes that the government can help MSMEs by providing a platform to support MSMEs in promoting their products, especially MSMEs in Bali. So that in addition to facilitating transactions on the island of Bali, also save on shipping costs. So this is quite helpful in increasing the income of MSMEs in the midst of a pandemic.

Informant Tini also expressed the same thing through the following experience:

Analysis Table Informant Tini



"Actually, all entrepreneurs want to survive in the midst of this pandemic, not only young MSMEs but all MSMEs in Bali. In my opinion, this should be supported by the government, not all MSMEs understand how to survive and also use online."

Researchers carried out eidetic reduction and phenomenological reduction on the answers given by Tini. Researchers found the meaning of "must be supported by the government". The researcher asked again to find the meaning found from the results of the reduction to obtain an in-depth structural description, 'what do you mean by support from the government?'

Analysis Table Informant Tini

"Maybe this has been discussed a lot by MSMEs or big entrepreneurs, yes, the government should support SMEs that are just starting out because during this pandemic it is very difficult to survive. It's also better to have training providing a training platform for seminars and so on, so MSMEs can be more innovative and survive during this pandemic and also teach more strategies in the digital marketing world, because there are still many who are stuck even though they are using digital marketing. It's okay... even if the government takes a long time to respond, we MSMEs must try to move forward, so try to be up-to-date using the marketplace... learn to use it more..."

Informant Tini through her experience in the middle This pandemic really expects the government to be more supportive of MSMEs that are just starting their business. As stated by Informant Intan, the government is expected to create a special platform, provide training for the use of online platforms, and also teach useful strategies to survive in the world of digital marketing. Seeing that there are still many MSMEs whose businesses are not running even though they have plunged into using digital marketing. Support from the government is very useful so that MSMEs can be more innovative to increase business income and also survive. However, if the old government comes down to help MSMEs, MSMEs must keep trying to move forward by learning from each other using digital marketing.

## 4 Conclusion

The COVID-19 pandemic has had a major impact on the incomes of young MSME entrepreneurs. As revealed by the informants in this study, the average informant experienced a significant decrease in income, even to the point of being forced to close his shop because he could not pay the rent for the shop and employees. The existence of PP No. 21 of 2020 concerning Large-Scale Social Restrictions worsens the condition of entrepreneurs which causes changes in store operating hours and consumers who cannot leave the house to shop at the store. In addition, retail outfits that are not always visited by consumers such as traditional clothes for praying are also heavily affected. Moreover, the decrease in consumer income has also become the biggest impact in the retail fashion outfit sector, which incidentally is not a basic need.

However, this problem does not make entrepreneurs simply give up on trying to earn income even if only to reverse the capital from the remaining inventory stock. Young entrepreneurs who initially only worked in offline stores began to dive into digital marketing as a strategy to survive during a pandemic. Digital marketing used is social media promotion services such as promotions through social media artists, Facebook promotion services, online merchants (Shopee). However, it must still consider the amount of promotion/advertising costs incurred with the benefits to be obtained. Are the benefits obtained commensurate with the costs

incurred? In addition, using digital marketing alone is not enough to see the intense competition in digital marketing.

Entrepreneurs who are new to digital marketing must be smart in seeing the development of the target market, which is useful for developing into what outfit products are suitable for sale in an atmosphere of covid, providing attractive prices and of course being able to compete in the online market, having innovations to be creative to look different. and the most important thing is that an entrepreneur must have a strong commitment to keep his business running. Because if there is no strong commitment, then an entrepreneur will not be able to survive in this pandemic situation.

Young MSMEs also really need help and support from the government where the expected support is by providing leeway to operate offline in the rules set during the covid pandemic. In addition, the government is also expected to create an online platform specifically for MSMEs in Bali. This online platform will make it easier for MSMEs and consumers to transact. Supporting a special online marketing platform for Bali MSMEs as well as other conventional online platforms, the government must also provide more in-depth training to help MSME entrepreneurs strengthen their sales strategy during a pandemic. There needs to be an effort from the government to support MSMEs, especially in Bali in order to increase the income of MSME entrepreneurs and of course state income. Considering that the MSME sector is a supporter of the country's economy.

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